

Information to identify the case:

Debtor 1	<u>Kurt N Kvist</u>	Social Security number or ITIN	xxx-xx-7562
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-21587-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kurt N Kvist

10/4/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kurt N Kvist
Debtor

Case No. 19-21587-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 04, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2024:

Recip ID	Recipient Name and Address
db	+ Kurt N Kvist, 77 West St., Colonia, NJ 07067-2115
cr	+ Janis Lee Doran, c/o Allen J. Underwood II, Esq., Becker LLC, 354 Eisenhower Parkway, Suite 1500 Livingston, NJ 07039-1023
sp	+ Maureen Goodman, Esq., 171 Main Street, Woodbridge, NJ 07095-2104
r	+ ReMax 1st Advantage, 727 Raritan Road, Suite 201, Clark, NJ 07066-2241
cr	+ Selene Finance LP as servicer for Wilmington Savin, Friedman Vartolo, LLP, 85 Broad St, 85 Broad St, New York, NY 10004-1734
520086147	+ Allen J. Underwood II, Esq., Lite DePalma Greenberg & Afanador, LLC, 570 Broad Street, Suite 1201, Newark, New Jersey 07102-4532
518293890	+ Aviya Halpern, 85 East End Avenue, New York, NY 10028-8020
518293893	Edison- Metuchen Orthopaedic Group, Edison Spine Center, LLC, Edison, NJ 08837
518293895	+ Five Star LLC, C/O James J. Frega, Esq, 886 Belmont Avenue, Suite B, North Haledon, NJ 07508-2573
518293897	+ GWS Contractors, Inc, 105 Fresh Ponds Road, Jamesburg, NJ 08831-3303
518293896	+ Gary Cantagallo, 249 Appletree Lane, Mountainside, NJ 07092-1701
518293898	+ Henry Fraga, C/O Joseph V. MacMahon, 169 Ramapo Valley Rd LL-101, Oakland, NJ 07436-2509
518293899	+ Hershey Tannenbaum, C/O Arym Center, PO Box 180240, Brooklyn, NY 11218-0240
518293900	+ Hugh & Vicky Harris, 9 Sterling Road North, Armonk, NY 10504-2519
518293902	+ JFK Hartwyck at Oaktree, C/O Paula G. Kaplan, Esq., 55 Morris Avenue Suite 200, Springfield, NJ 07081-1422
518293903	+ JFK Hospital, 65 James St., Edison, NJ 08820-3903
518293901	+ Janis L. Doran, C/O Snellings Law, LLC, 2001 Route 46, Waterview Plaza, Suite 206, Parsippany, NJ 07054-1393
518416709	+ Janis Lee Doran, c/o Allen J. Underwood, II, Esq., Becker LLC, 354 Eisenhower Parkway, Suite 1500 Livingston, New Jersey 07039-1023
520086150	+ Janis Lee Doran, c/o Allen J. Underwood II, Esq., Lite DePalma Greenberg & Afanador, LLC, 570 Broad Street, Suite 1201, Newark, New Jersey 07102-4532
518293904	+ New Jersey Imaging Network, 10 Parsonage Road, Suite 105, Edison, NJ 08837-2429
518293905	+ PNC Bank, PO Box 6534, Carol Stream, IL 60197-6534
518293907	+ Ronald A. & Gerri E. Giller, C/O Dreifuss Bonacci & Paker, PC, 26 Columbia Turnpike North Entrance, Florham Park, NJ 07932-2213
518293909	Stylecraft Corporation, 500 Broad St., Terre Hill, PA 17581
518293910	+ William D. Sears, 2 Tanglewood Lane, Holmdel, NJ 07733-2114
518417276	+ Yoerys and Henry Fraga, 2 Wesley Street, Riverdale, NJ 07457-1210

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 04 2024 20:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 04 2024 20:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Oct 05 2024 00:20:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/Text: RASEBN@raslg.com	Oct 04 2024 20:27:00	Wilmington Savings Fund Society, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
518318214	EDI: PHINAMERI.COM		

District/off: 0312-3

User: admin

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Date Rcvd: Oct 04, 2024

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		Oct 05 2024 00:20:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
518293889	+ EDI: PHINAMERI.COM		
		Oct 05 2024 00:20:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
518312009	Email/Text: Bankruptcy.RI@Citizensbank.com		
		Oct 04 2024 20:27:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
518411959	+ EDI: CITICORP		
		Oct 05 2024 00:20:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518293891	+ EDI: CITICORP		
		Oct 05 2024 00:20:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
518293892	+ EDI: CITICORP		
		Oct 05 2024 00:20:00	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
518293894	Email/Text: ECF@fayservicing.com		
		Oct 04 2024 20:27:00	Fay Servicing, PO Box 619063, Dallas, TX 75261
518417005	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Oct 04 2024 20:28:00	Federal Home Loan Mortgage Corporation et al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518359263	+ Email/Text: bankruptcy@pseg.com		
		Oct 04 2024 20:27:00	PSE&G, Attn: Bankruptcy Dept., PO box 490, Cranford, NJ 07016-0490
518358427	^ MEBN		
		Oct 04 2024 20:27:20	PSE&G, Attn: Bankruptcy Dept., PO Box 709, Newark NJ 07101-0709
518293906	^ MEBN		
		Oct 04 2024 20:25:53	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
518293908	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Oct 04 2024 20:28:00	Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450
518295890	^ MEBN		
		Oct 04 2024 20:26:44	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518607780	+ Email/Text: bkteam@selenefinance.com		
		Oct 04 2024 20:27:00	WILMINGTON SAVINGS FUND SOCIETY, C/O SELENE FINANCE, LP, 9990 RICHMOND AVE SUITE 400 SOUTH, HOUSTON, TX 77042-4546

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518377156	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Db a GM Financial, P.O Box 183853, Arlington, TX 76096

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2024

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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Date Rcvd: Oct 04, 2024

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Allen Joseph Underwood, II	on behalf of Creditor Janis Lee Doran aunderwood@litedepalma.com ajunderwood@ecf.courtdrive.com;grodriguez@litedepalma.com
Bruce H Levitt	on behalf of Creditor Yoerys Fraga blevitt@levittslafkes.com sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotices@gmail.com
Bruce H Levitt	on behalf of Creditor Henry Fraga blevitt@levittslafkes.com sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotices@gmail.com
Charles G. Wohlrab	on behalf of Creditor Selene Finance LP as servicer for Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Seasoned Credit Risk Transfer Trust, Series 2018-3. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmil@mortoncraig.com, mortoncraigecef@gmail.com
Jonathan C. Schwalb	on behalf of Creditor Selene Finance LP as servicer for Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Kimberly A. Wilson	on behalf of Creditor FEDERAL HOME LOAN MORTGAGE CORPORATION kimwilson@raslg.com
Kimberly A. Wilson	on behalf of Creditor Wilmington Savings Fund Society kimwilson@raslg.com
Kimberly A. Wilson	on behalf of Creditor Selene Finance LP as servicer for Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust kimwilson@raslg.com
Laura M. Egerman	on behalf of Creditor Wilmington Savings Fund Society laura.egerman@mccalla.com mcallaecf@ecf.courtdrive.com
Robert C. Nisenson	on behalf of Debtor Kurt N Kvist r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15